

Teenage Drivers

In every country in the world where cars are a common means of transportation, teenagers are disproportionately involved in motor vehicle crashes. The seriousness of this problem has been recognized for decades, and most public policies have had little impact on the problem. Newer approaches, such as graduated licensing systems, are being enacted to try to reduce teenage crashes and the deaths and injuries they cause.

FREQUENTLY ASKED QUESTIONS

Q. Why are insurance premium rates for teenagers so high?

A. Teenage drivers have very high rates of both fatal and nonfatal crashes compared with drivers of other ages.

Q. Why is teenage crash involvement so high?

A. Immaturity and lack of driving experience are the main reasons. Compared with older drivers, teenagers as a group are more willing to take risks and less likely to use safety belts. They also are more likely than older drivers to underestimate the dangers associated with hazardous situations and less able to cope with such dangers.

Q. How serious is the teenage motor vehicle crash problem?

A. In 1997, 5,697 teenagers died in the United States from motor vehicle crash injuries. Such injuries are by far the leading public health problem for young people 13-19 years old. The crash risk is particularly high during the first years in which teenagers are eligible for driver's licenses. Thirty-six percent (36%) of all deaths of 16-19 year-olds from all causes are related to motor vehicles.

Q. How do crashes involving teenagers differ from those of other drivers?

A. Teenagers not only have higher crash rates than other age groups, their crashes are different. Analysis of fatal crash data indicate that teenage drivers are more likely to be at fault in their crashes; their crashes involve speeding; they are often involved in single vehicle crashes; their crashes are often at night and involve the use of smaller and older cars compared to adults.

Q. How do teenage crash rates compare with rates among elderly drivers?

A. Although elderly drivers mileage-based crash rates are as high as teenagers', older drivers have much lower per capita rates. The fact that relatively few elderly drivers are involved in crashes, despite their high crash risk, is attributable to their lesser exposure. The rate of insurance is lower among the elderly than among younger people, and elderly people with licenses drive fewer miles, on average, than do younger drivers.